

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy M. Okum  
Debtor

Case No. 20-01723-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: ntnoshow

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db +Timothy M. Okum, 684 N. Fairville Ave., Harrisburg, PA 17112-9469  
cr +American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943  
5332490 #Alltran Financial, LP, Attn: Bankruptcy, PO Box 610, Sauk Rapids, MN 56379-0610  
5333665 +American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943  
5332492 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5332493 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5332494 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
5336837 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
5332497 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
5338287 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
5338895 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
5338894 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
5332504 +Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001  
5332505 +U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044-0227  
5344298 +UMB Bank NA, PO Box 419734, Kansas City, MO 64141-6734  
5332500 +Umb Ccprog, Attn: Bankruptcy, Po Box 419734, Kansas City, MO 64141-6734  
5332507 United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 19:34:37  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5337949 E-mail/Text: ally@ebn.phinsolutions.com Sep 04 2020 19:24:08 Ally Bank Lease Trust, PO BOX 130424, Roseville, MN, 551130004  
5332491 +E-mail/Text: ally@ebn.phinsolutions.com Sep 04 2020 19:24:08 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
5350932 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 19:34:22 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
5332495 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 19:34:17 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5332498 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 04 2020 19:24:17 Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5332502 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 04 2020 19:24:09 Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106  
5346017 E-mail/Text: bnc-quantum@quantum3group.com Sep 04 2020 19:24:19 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
5332503 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 04 2020 19:24:14 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
5332496 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 04 2020 19:34:15 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
5332499 E-mail/Text: camanagement@mtb.com Sep 04 2020 19:24:16 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240  
5338969 E-mail/Text: camanagement@mtb.com Sep 04 2020 19:24:16 M&T Bank, PO Box 840, Buffalo, NY 14240  
5332506 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2020 19:24:20 PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946  
5350540 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 19:34:23 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5333513 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 19:34:05 The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5348686 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Sep 04 2020 19:34:07 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
5332501 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 19:34:37 World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
John Matthew Hyams on behalf of Debtor 1 Timothy M. Okum jmh@johnhyamslaw.com,  
acb@johnhyamslaw.com;kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Timothy M. Okum,  
fdbा Creative Decking,

Chapter 13

**Debtor 1**

Case No. 1:20-bk-01723-HWV

**Notice of Intention to Dismiss Bankruptcy Case**

Section 343 of the Bankruptcy Code (11 U.S.C. § 343) requires debtors to appear and submit to an examination under oath at the meeting of creditors held under Section 341 of the Bankruptcy Code (11 U.S.C. § 341). The failure to appear at the Section 341 meeting of creditors is grounds for dismissal of the bankruptcy case.

The court's docket indicates that Debtor 1 failed to appear at the scheduled Section 341 meeting of creditors.

**Accordingly, the Court intends to dismiss the bankruptcy case of Debtor 1.**

Any debtor opposing dismissal must file an objection with the Court on or before **September 24, 2020** explaining the failure to appear at each scheduled Section 341 meeting of creditors. Any creditor or party in interest that opposes this dismissal must file an objection with the Court on or before **September 24, 2020**.

**If no objections are filed by September 24, 2020, an Order will be entered dismissing the bankruptcy case of Debtor 1.**

<b>Address of the Bankruptcy Clerk's Office:</b> Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 (717) 901-2800	<b>For the Court:</b> Terrence S. Miller Clerk of the Bankruptcy Court: By: LyndseyPrice, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: September 4, 2020

ntnoshow (07/18)